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Public-Private Partnerships and Housing Exclusion: Interrogating the Corollaries of Market-Driven Urban Housing Delivery in Akwa Ibom State, Nigeria

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Abstract

Policy circles across sub-Saharan Africa widely celebrate the proliferation of public-private partnership (PPP) frameworks in urban housing delivery as a transformative mechanism for closing the housing deficit. Yet the lived reality in many Nigerian cities tells a more troubling story, one in which market logic systematically marginalises the urban poor and perpetuates structural housing exclusion. This study interrogates the corollaries of market-driven PPP housing delivery in Akwa Ibom State, Nigeria's oil-rich South-South territory, where rapid urbanisation and growing middle-class aspirations have catalysed significant private sector investment in residential real estate yet deepened affordability crises for low- and medium-income households. Using a cross-sectional survey design, quantitative data were collected from 385 purposively and systematically sampled respondents across three principal urban centres, Uyo, Eket, and Ikot Ekpene, drawn from household residents, real estate developers, government housing agency officials, and registered built-environment professionals. Data were analysed using descriptive statistics, the Mean Item Score (MIS), Analysis of Variance (ANOVA), and Ordinal Logistic Regression via the SPSS PLUM procedure. Findings reveal that over 73% of PPP housing output in the study area

targets high- and upper-middle-income groups; that affordability ratios are critically misaligned with median household income levels; and that systemic barriers, including restrictive mortgage conditions, absence of inclusionary zoning policies, and weak regulatory oversight, create a self-reinforcing cycle of housing exclusion. The paper argues that without deliberate pro-poor design requirements embedded in PPP contractual frameworks, market-driven housing delivery will continue to reproduce socio-spatial inequality rather than ameliorate it. A contextual policy optimisation model is proposed to guide equitable PPP housing governance in Akwa Ibom and comparable South-South Nigerian urbanising contexts.

Keywords: Public-private partnerships; market-driven delivery; urban housing; affordability; inclusionary housing

1. Introduction

Housing is not simply a physical shelter; it is the spatial substrate of human dignity, social identity, and economic opportunity. When housing systems fail to deliver equitably, they do not merely leave people without roofs; they consign entire populations to lives circumscribed by insecurity, exclusion, and diminished life chances (UN-Habitat, 2022). In Nigeria, this failure is not accidental but built into the very systems meant to fix it.

Nigeria confronts one of the most acute housing crises on the African continent. The nation's housing deficit, the gap between existing stock and what a rapidly urbanising population needs, has ballooned from an estimated 14 million units in 2010 to approximately 28 million units by 2023, representing a doubling of the shortfall within a single generation (Centre for Affordable Housing Finance Africa [CAHFA], 2024). Annual housing production from combined public and private sector efforts yields roughly 50,000 units per year, a fraction of the 700,000 units that housing economists estimate are required annually just to stand still (CAHFA, 2024). The consequences of this gap are not abstract: over 49% of Nigeria's urban population lived in slum settlements as recently as 2020, and residential rents in major cities have escalated by over 200% since 2019, outstripping income growth by a devastating margin (CAHFA, 2024).

The public-private partnership (PPP) model was introduced into Nigeria's housing sector with considerable fanfare following the New National Housing and Urban Development Policy (NNHUDP) of 2002, which formally recognised the private sector as the principal engine of housing delivery (Ibem, 2011). The logic was compelling on paper: fiscal constraints on

government, the inefficiency of direct public provision, and the presumed dynamism and capital-raising capacity of the private sector suggested that a hybrid delivery framework might succeed where purely state-led programmes had not (Ibem and Azuh, 2013). Two decades on, however, the empirical record is sobering. Multiple studies across Nigerian states have established that PPP housing has predominantly produced units priced for high- and upper-middle-income groups, leaving the majority of urban residents, particularly low-income earners who constitute the most critical housing need, effectively excluded from the formal housing market (Abdullahi and Abd-Aziz, 2010; Aribigbola, 2011; Ibem, 2011).

While the national-level discourse on PPP housing has attracted growing scholarly attention, the literature remains heavily weighted towards Lagos, Abuja, and the South-West geopolitical zone. Despite its oil wealth, rapid urban transformation, and unique socio-spatial dynamics, researchers have comparatively understudied the South-South zone in formal housing research (Uttah et al., 2022). Akwa Ibom State, in particular, presents a theoretically rich and empirically underdeveloped context. The state has witnessed sustained public and private housing investment under successive administrations, culminating in high-profile projects such as the Dakkada Luxury Estate, the Grace Estate, the Ewet Luxury Gardens, and the federally supported Renewed Hope Estate (250 units), groundbroken in June 2024 under a PPP arrangement with the Federal Ministry of Housing and Urban Development (FMHUD, 2024). But no one has rigorously studied who benefits from these investments, who is included, and who is excluded.

Population pressure compounds the urgency of this gap. Uyo, the state capital, registered a population increase of 63.1% between 2010 and 2019 alone, a trajectory driven by rural-urban migration and the economic gravity of oil-sector activity (Uttah et al., 2022). This explosive growth creates conditions where housing exclusion is not an unfortunate side effect but a predictable structural outcome, intersecting with a market logic that prioritises return on investment over social need. Against this backdrop, this study interrogates the corollaries of market-driven PPP housing delivery in Akwa Ibom State. But the overarching question is: to what extent does market-driven PPP housing delivery in Akwa Ibom State produce or reproduce patterns of urban housing exclusion, and through what mechanisms?

1.1 Research Objectives

The central aim of this study is to critically examine the extent to which PPP housing output in the state's principal urban centres aligns with, or departs from, the affordability and accessibility needs of low- and medium-income households. The specific objectives are to:

i. characterise the income-targeting profile of PPP housing schemes in the study area;

ii. assess the affordability ratio of PPP housing units relative to median household incomes;

iii. identify the structural barriers that exclude low- and medium-income earners from PPP housing;

iv. evaluate the adequacy of the regulatory and governance framework governing PPP housing in Akwa Ibom; and

v. propose a contextual policy optimisation model for equitable PPP housing delivery in the South-South Nigerian context.

2. Literature Review

2.1 Theoretical Framework: The Political Economy of Housing and Market-Led Delivery

Engaging with the political economy framework is essential for a comprehensive understanding of the relationship between housing, markets, and exclusion. Harvey's (2005) concept of "accumulation by dispossession" offers a powerful analytical lens: the commodification of housing under neoliberal governance regimes transforms shelter, a basic human need, into an investment asset, thereby structurally privileging those with capital and systematically dispossessing those without it. The post-1980s 'enabling' paradigm in global housing policy, championed by the World Bank and operationalised through structural adjustment, effectively transferred housing provision from the state to the market while retaining the rhetoric of universal access (Malpass, 2008). The result in sub-Saharan African cities has been a housing landscape characterised by widening socio-spatial inequalities and the proliferation of informal settlements (Addo and Mba, 2022).

PPP theory itself rests on assumptions of complementary public and private interests: government provides land, regulatory certainty, and risk-sharing capacity; the private sector brings capital, efficiency, and innovation; and together they produce outputs that neither could achieve alone (Li and Akintoye, 2003). In the housing context, this theoretical proposition is seductive but empirically contested. The critical question is housing for whom? reveals the fundamental tension between private profit imperatives and social housing objectives (Addo and Mba, 2022). Where regulatory frameworks fail to embed pro-poor requirements, market forces will inevitably steer PPP output towards higher-income segments where returns are more predictable.

2.2 The PPP Housing Experience in Nigeria: A Critical Review

The formal history of PPP in Nigerian housing is relatively recent. Following the NNHUDP 2002, the concept gained traction as successive federal and state governments sought private capital to compensate for chronically underfunded public housing programmes (Ibem, 2011). The Federal Capital Territory's mass housing programme, which allocated land to over 350 developers across 12,691 hectares since 2000, represents one of the most cited PPP housing experiments in the country (Ameyaw et al., 2016). However, empirical assessments have consistently identified a mismatch between stated objectives and actual outputs.

Ibem (2011), in a landmark study of PPP housing in six cities in southern Nigeria, established that the model 'has not made any significant contribution to housing low-income earners; rather, it is skewed towards providing housing for high- and middle-income earners'. This finding was subsequently corroborated by Aribigbola (2011), whose assessment of PPP housing in Akure, Ondo State, found that 'affordability is elusive' and that macroeconomic conditions, bureaucratic bottlenecks, and limited private sector competence combined to undermine inclusive outcomes. Studies in Niger State (Abdullahi and Abd-Aziz, 2010), Bauchi State (Ameyaw et al., 2016), and the FCT (Ameyaw et al., 2016) have replicated these findings with remarkable consistency, pointing to systemic rather than idiosyncratic drivers of housing exclusion under the PPP model.

Five major failure modes have been identified across the literature: (i) lack of transparency in procurement processes; (ii) inappropriate risk allocation that shifts financial burden to the public sector; (iii) corruption at multiple levels of project governance; (iv) poor administrative machinery and institutional capacity; and (v) the inherent incompetence or unwillingness of private partners to cross-subsidise affordable units (Ameyaw et al., 2016; Ibem, 2011). Mortgage inaccessibility serves as a compounding factor: with mortgage penetration rates below 1% of GDP in Nigeria, among the lowest globally, the formal financing mechanism that PPP housing implicitly depends on to facilitate purchase by lower-income groups is essentially non-functional for the majority of would-be homebuyers (Ajanlekoko, 2001, as cited in Aribigbola, 2011; CAHFA, 2024).

2.3 Housing Exclusion in the Sub-Saharan African Urban Context

Housing exclusion, as a concept, extends beyond simple inability to afford a dwelling. It encompasses the systematic denial of access to adequate housing through interconnected structural mechanisms, including discriminatory land tenure systems, exclusionary planning standards, restrictive mortgage finance, and the spatial relegation of the poor to peripheral or

hazardous locations (Harvey, 2005; Addo and Mba, 2022). In the sub-Saharan African context, exclusion from formal housing markets is deeply intertwined with colonial legacies of dualistic urban planning: European residential zones (the precursors of today's GRA designations) were designed for exclusion, and their contemporary successors in the form of gated estates and luxury residential developments reproduce these spatial hierarchies under a market idiom (Aribigbola, 2011).

The Nigerian Land Use Act of 1978, which vests all land in the state and subjects private acquisition to political discretion, has been identified as a particularly significant structural barrier to equitable housing access (Gbadegesin et al., 2016, as cited in Berkeley Research and Publications, 2025). Land as a political resource, allocated preferentially to well-connected developers rather than distributed equitably, means that the preconditions for inclusive PPP housing are absent even before the first brick is laid. In Akwa Ibom, the dynamics of oil-economy-driven land value inflation compound this problem, as per Uttah et al.'s (2022) finding that population-driven land demand in Uyo urban has dramatically inflated acquisition costs, effectively pricing out small developers and low-income prospective homeowners alike.

2.4 Policy Frameworks and Their Limitations

The federal government's Renewed Hope Housing Programme, launched under President Tinubu's administration and operationalised in Akwa Ibom with a 250-unit estate groundbreaking in June 2024, represents the most recent PPP housing policy intervention in the study area (FMHUD, 2024). The programme's stated intent to target affordability across income brackets, with a mix of one-, two-, and three-bedroom units designed for organic expansion, reflects an awareness of inclusionary imperatives. However, the programme's stated ambition to add 550,000 units annually for ₦5.5 trillion remains far beyond what actual budget allocations can sustain. As CAHFA (2024) notes, combined government and private sector output currently achieves approximately 50,000 units per year, just 7% of the stated national target.

Literature has argued that without mandatory inclusionary zoning requirements, legal mandates that a specified percentage of PPP housing output must be priced for low-income groups, PPP frameworks will invariably default to market logic (Addo and Mba, 2022; Ibem, 2011). South Africa's inclusionary housing policy experience and Brazil's Minha Casa Minha Vida programme are frequently cited as examples where binding affordability requirements have enabled PPP housing to make genuine contributions to low-income housing supply. The absence of analogous mandates in Nigeria's regulatory architecture is a foundational governance failure that this study seeks to document and address in the Akwa Ibom context.

3. Research Methodology

This study adopts a cross-sectional quantitative survey design, grounded in a pragmatist philosophical stance. Pragmatism, with its orientation towards what works and its rejection of the forced ontological binary between positivism and interpretivism, is particularly well-suited to applied housing policy research, where the overriding concern is not abstract truth but actionable knowledge that can improve people's living conditions (Creswell and Creswell, 2018). The cross-sectional design allows for the systematic collection of data at a single point from a sufficiently large and representative sample to permit statistical generalisation, a methodological imperative given the study's policy orientation.

The study area encompasses three principal urban centres in Akwa Ibom State: Uyo (the state capital and largest urban agglomeration, with a population of over 500,000); Eket (a significant oil-industry town in the south of the state); and Ikot Ekpene (the second most populous urban centre, located in the north-western zone). Akwa Ibom State, located in Nigeria's South-South geopolitical zone, borders Cross River State to the east, Rivers State and Abia State to the west and north-west, and the Atlantic Ocean to the south. As of 2016, nearly 5.5 million people live in the state, distributed across 31 local government areas. Its oil-economy heritage, combined with the state capital's emergence as a regional services hub, has created a dynamic but deeply unequal urban housing landscape, making it an analytically appropriate setting for investigating PPP housing exclusion.

The target population comprised four groups: (i) household residents in PPP housing estates and adjacent informal settlements in the three urban centres (n = estimated 14,200 based on state housing database); (ii) registered real estate developers operating in Akwa Ibom (n = 67, sourced from AKICORP and Akwa Ibom Real Estate Developers Association); (iii) officials of the Akwa Ibom State Ministry of Lands and Housing and related agencies (n = 84); and (iv) registered built-environment professionals (architects, estate surveyors, and urban planners) practising in the state (n = 523, sourced from respective professional bodies). The total target population was estimated at 14,874.

The sample size for the household stratum was determined using the Taro Yamane (1967) formula:

$$n = N / (1 + N(e^2))$$

where N = 14,200 (household population) and e = 0.05 (margin of error at 95% confidence level), yielding a minimum household sample of n = 388. Accounting for expected non-response, the

questionnaire was administered to 420 household respondents. For the professional, developer, and agency strata, given their small and enumerable populations, a census of all available members was attempted, yielding 67 developers, 84 officials, and 312 professionals (from a list of 523), totalling 463 institutional respondents. Combined with households, the total instrument distribution was 883; valid returns numbered 761, representing an 86.2% return rate. After data cleaning and exclusion of incomplete instruments, 385 responses were retained for primary analysis.

Data were collected using a structured, self-administered questionnaire organised into five sections: (A) socio-demographic and household characteristics; (B) housing access experience and PPP housing awareness; (C) affordability and income-to-rent/purchase ratio assessment (using five-point Likert-type scales anchored: 1 = strongly disagree / very low to 5 = strongly agree / very high); (D) perceived barriers to PPP housing access (18 items, five-point Likert scale); and (E) governance and regulatory framework adequacy assessment (12 items, five-point Likert scale). Content validity was established through review by a panel of three academics in housing studies and one senior housing policy official. A pilot study was conducted among 30 respondents in Uyo not included in the main sample; Cronbach's alpha values for all multi-item scales exceeded the 0.70 threshold recommended by Nunnally (1978), confirming internal consistency reliability.

Data were analysed using IBM SPSS Statistics Version 26. Descriptive statistics (frequencies, percentages, means, and standard deviations) were used to profile respondent characteristics and summarise responses on key variables. Mean Item Score (MIS) analysis was employed to rank and interpret responses on Likert-scaled items, using the decision criterion: 1.00–1.49 = Very Low/Strongly Disagree; 1.50–2.49 = Low/Disagree; 2.50–3.49 = Moderate/Undecided; 3.50–4.49 = High/Agree; 4.50–5.00 = Very High/Strongly Agree (Ibem, 2011). One-way analysis of variance (ANOVA) was conducted to test for statistically significant differences in affordability perception across income groups. Ordinal Logistic Regression (OLR) was performed using the SPSS PLUM (Polytomous Universal Model) procedure to model the probability of housing exclusion as a function of identified structural predictor variables. The significance threshold was set at $p < 0.05$ for all inferential tests.

4. Results

4.1 Socio-Demographic Profile of Respondents

Table 1 presents the socio-demographic characteristics of the 385 valid respondents included in the primary analysis. The sample was predominantly male (58.7%), reflecting persisting gender

asymmetries in property ownership and formal housing market participation in Nigerian urban contexts. The majority of respondents (62.6%) fell within the 31–50 age cohort, consistent with the life-cycle stage at which housing acquisition decisions are most actively made. A substantial proportion (43.4%) held tertiary-level educational qualifications, and the largest single occupation group was private sector employment (34.3%), followed by self-employment/trading (28.6%). Monthly household income distribution revealed that 61.2% of respondents earned below ₦150,000 per month, the broad threshold typically associated with low- to medium-income status in contemporary Nigerian urban research.

Table 1: Socio-Demographic Profile of Respondents (n = 385)

Variable / Category	Frequency	Percentage (%)
Gender: Male	226	58.7
Gender: Female	159	41.3
Age: 18–30 years	82	21.3
Age: 31–40 years	119	30.9
Age: 41–50 years	122	31.7
Age: 51+ years	62	16.1
Education: Secondary	108	28.1
Education: Tertiary (OND/HND/BSc)	167	43.4
Education: Postgraduate	94	24.4
Education: Primary/None	16	4.2
Monthly Income: Below ₦50,000	74	19.2
Monthly Income: ₦50,001–₦100,000	118	30.6
Monthly Income: ₦100,001–₦150,000	44	11.4
Monthly Income: ₦150,001–₦300,000	87	22.6
Monthly Income: Above ₦300,000	62	16.1

4.2 Income-Targeting Profile of PPP Housing in the Study Area

The results are striking: 73.2% of respondents identified PPP housing as primarily targeting high-income and upper-middle-income groups. Only 8.1% perceived existing PPP schemes as primarily oriented towards low-income earners. These perceptions were consistent across all three urban centres studied, though Eket, with its concentration of oil-industry workers, showed a slightly higher proportion (14.6%) viewing PPP housing as upper-middle-income oriented, reflecting the distorting effect of petroleum-sector wage differentials on local housing markets.

Table 2: Perceived Income-Targeting of PPP Housing Schemes (n = 385)

Income Group Targeted	Uyo n=198	Eket n=102	Ikot Ekpene n=85
High-income (>₦500,000/month)	71 (35.9%)	38 (37.3%)	26 (30.6%)
Upper-middle income (₦300–499,000/month)	74 (37.4%)	54 (52.9%)	19 (22.4%)
Middle income (₦150–299,000/month)	30 (15.2%)	7 (6.9%)	28 (32.9%)
Low-medium income (₦50–149,000/month)	17 (8.6%)	3 (2.9%)	10 (11.8%)
Low income (<₦50,000/month)	6 (3.0%)	0 (0.0%)	2 (2.4%)

4.3 Affordability Assessment: Price-to-Income Ratios

A core metric of housing affordability is the price-to-income ratio (PIR), the ratio of a housing unit's purchase price to annual gross household income. An internationally recognised affordability benchmark is a PIR of 3.0 or below (i.e., a household can purchase a unit at three times or less its annual income); a PIR of 5.0 and above is classified as severely unaffordable (Demographia, 2023). Survey data, cross-validated against secondary pricing data obtained from AKICORP and estate developers, revealed median PPP housing unit prices as follows: entry-level one-bedroom units at ₦22–35 million; two-bedroom units at ₦35–65 million; and luxury/high-end units at ₦80–350 million in Uyo and Eket. For a household earning the median sample income of ₦96,000 per month (approximately ₦1,152,000 annually), the PIR for an entry-level unit ranges from 19.1 to 30.4, levels that render formal market access utterly unattainable without a substantial mortgage subsidy. Table 3 presents computed PIR values across income quintiles. ANOVA was conducted to test whether affordability perception scores differed significantly across income groups ($F(4, 380) = 47.83$, $p < 0.001$), confirming that the experience of housing

unaffordability is structurally patterned by income, with low-income respondents reporting overwhelmingly higher perceived exclusion scores.

Table 3: Price-to-Income Ratio by Income Quintile (Study Area, n = 385)

Income Quintile (₦/month)	Annual Income (₦)	Median PPP Unit Price (₦)	PIR
Q1: Below ₦50,000	600,000	28,500,000	47.5
Q2: ₦50,001–₦100,000	900,000	28,500,000	31.7
Q3: ₦100,001–₦150,000	1,500,000	28,500,000	19.0
Q4: ₦150,001–₦300,000	2,700,000	42,000,000	15.6
Q5: Above ₦300,000	5,400,000	80,000,000	14.8
International Benchmark	—	—	≤ 3.0

4.4 Structural Barriers to PPP Housing Access: MIS Analysis

Table 4 presents the MIS-ranked analysis of 18 barriers to PPP housing access. Respondents rated each barrier on a five-point scale from 1 (Not a Barrier) to 5 (Extreme Barrier). The highest-ranked barriers were: inaccessibility of mortgage finance (MIS = 4.73), high property prices relative to income (MIS = 4.68), restrictive loan conditions (MIS = 4.61), absence of government rent-to-own or subsidy schemes (MIS = 4.54), and high land costs passed on to buyers (MIS = 4.48). These five barriers, all scoring above the 4.50 'very high' decision threshold, represent critical mechanisms of exclusion. Barriers relating to documentation requirements, corruption in allocation processes, and spatial mismatch between PPP estate locations and employment centres were rated as 'High' barriers (MIS 3.50–4.49).

Table 4: MIS Ranking of Barriers to PPP Housing Access (n = 385)

Rank	Barrier Item	Mean	SD	Decision
1	Inaccessibility of mortgage finance	4.73	0.51	Very High
2	High property prices relative to income	4.68	0.57	Very High
3	Restrictive loan eligibility conditions	4.61	0.63	Very High
4	Absence of subsidy/rent-to-own schemes	4.54	0.69	Very High
5	High land costs are passed on to buyers	4.48	0.72	High
6	Corruption in estate allocation	4.41	0.78	High
7	Cumbersome documentation requirements	4.36	0.80	High
8	Poor location/spatial mismatch	4.29	0.85	High

9	Lack of awareness of PPP housing programmes	4.18	0.91	High
10	Inflexible payment/instalment structures	4.14	0.93	High
11	Weak tenants'/buyers' protection laws	4.02	0.97	High
12	Inadequate infrastructure in the estates	3.94	1.02	High
13	Absence of inclusionary zoning mandates	3.87	1.06	High
14	Developer profit prioritises over social goals	3.81	1.09	High
15	Political interference in allocation	3.74	1.14	High
16	Cultural/social network exclusion	3.42	1.21	Moderate
17	Language/information barrier	2.87	1.28	Moderate
18	Personal creditworthiness concerns	2.61	1.31	Moderate

4.5 Governance and Regulatory Framework Adequacy

Table 5 summarises the respondents' assessments of twelve governance and regulatory dimensions of PPP housing in the study area. No item achieved an MIS above 2.90, placing the entire governance framework in the 'Low' to 'Moderate' adequacy range. The most critically rated dimensions were enforcement of housing affordability standards (MIS = 1.82, low), existence of mandatory inclusionary zoning requirements (MIS = 1.76, low), and effectiveness of public oversight bodies in monitoring PPP projects (MIS = 1.91, low). These findings suggest that the governance architecture in Akwa Ibom, and by extension in comparable South-South Nigerian contexts, lacks the institutional teeth to redirect market-driven PPP housing towards socially inclusive outcomes.

Table 5: Adequacy of PPP Housing Governance Framework (n = 385)

Governance Dimension	MIS	SD	Decision
Enforcement of affordability standards	1.82	0.71	Low
Mandatory inclusionary zoning requirements	1.76	0.68	Low
Effectiveness of public oversight bodies	1.91	0.74	Low
Transparency in PPP procurement	2.14	0.83	Low
Fair beneficiary allocation process	2.22	0.89	Low
Quality of PPP contract design	2.47	0.94	Low

Adequacy of community participation mechanisms	2.53	0.98	Moderate
Private developer accountability	2.61	1.02	Moderate
Clarity of the PPP housing policy framework	2.74	1.07	Moderate
Coordination between federal and state PPP programmes	2.81	1.11	Moderate
Dispute resolution mechanisms	2.87	1.14	Moderate
Use of data/evidence in housing policy design	2.90	1.18	Moderate

4.6 Ordinal Logistic Regression: Predictors of Housing Exclusion

Ordinal logistic regression (OLR) was performed using the SPSS PLUM procedure to model the probability of perceived housing exclusion (dependent variable: 5-category ordinal scale from 'not excluded' to 'severely excluded') as a function of a set of structural predictors. The Parallel Lines test confirmed that the proportional odds assumption was met ($p = 0.142$). The model fit was assessed using the -2 log-likelihood statistic and Nagelkerke pseudo-R^2 ($R^2 = 0.631$), indicating that the included predictors explained approximately 63.1% of the variance in housing exclusion outcomes, which is a good model fit. Table 6 presents the parameter estimates.

Table 6: Ordinal Logistic Regression: Parameter Estimates for Housing Exclusion

Predictor Variable	B	SE	Wald	Sig.	OR (Exp B)
Monthly Household Income (₦)	-0.847	0.124	46.70	0.000***	0.429
Mortgage Accessibility Score	-0.763	0.118	41.79	0.000***	0.466
Governance Adequacy Score	-0.614	0.109	31.74	0.000***	0.541
PPP Affordability Ratio	0.581	0.107	29.46	0.000***	1.788
Inclusionary Policy Existence	-0.524	0.103	25.83	0.000***	0.593
Land Cost Index	0.461	0.099	21.68	0.000***	1.586
Spatial Mismatch Score	0.384	0.094	16.69	0.000***	1.468

Developer Profit Prioritisation	0.312	0.089	12.27	0.000***	1.367
Educational Qualification (ref: Primary)	-0.287	0.091	9.93	0.002**	0.750
Gender (Female ref)	0.203	0.088	5.32	0.021*	1.225

Note: *** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$. OR = Odds Ratio. Nagelkerke $R^2 = 0.631$; -2LL = 418.24; Parallel Lines test $p = 0.142$.

The OLR results confirm several theoretically anticipated relationships. Most significantly, monthly household income (B = -0.847, OR = 0.429, $p < 0.001$) was the strongest predictor of housing exclusion: each unit increase in income score was associated with a 57.1% reduction in the odds of experiencing higher-level housing exclusion, holding all other variables constant. Mortgage accessibility (B = -0.763, OR = 0.466) and governance adequacy (B = -0.614, OR = 0.541) were the second and third strongest protective factors. The affordability ratio (B = 0.581, OR = 1.788) had the strongest positive (risk-increasing) effect: a higher unit price relative to income was associated with an 78.8% increase in the odds of housing exclusion. The existence of inclusionary zoning policies emerged as a highly significant protective factor (B = -0.524, OR = 0.593), supporting the theoretical argument that regulatory mandates, where they exist, significantly moderate the exclusionary tendency of market-driven PPP housing.

Discussion

The findings of this study constitute a damning empirical indictment of PPP housing delivery in Akwa Ibom State as it is currently practised. The headline figure, that over 73% of surveyed respondents perceive PPP housing as serving high- and upper-middle-income groups, is not merely a matter of perception; it is corroborated by the price-to-income ratio analysis, which reveals PIR values ranging from 14.8 to 47.5 across income quintiles. In a state where 61.2% of urban households earn below ₦150,000 per month, housing units priced at ₦22 million and above are not 'affordable housing' in any meaningful sense; they are luxury products sold under an enabling policy vocabulary.

This finding resonates powerfully with Ibem's (2011) landmark conclusion from six southern Nigerian cities and with Aribigbola's (2011) assessment from Ondo State, suggesting that the exclusionary pattern identified in those earlier studies has not only persisted but intensified in the intervening years. The context of Akwa Ibom adds a layer of particular pathos: here is a state whose subsoil wealth funds federal oil revenues, yet whose urban poor cannot

afford a single PPP housing unit without a mortgage they cannot access. The oil economy, rather than democratising housing access, has inflated land values and attracted high-end private developers who serve the petroleum-sector professional class, effectively pricing out the indigenous majority (Uttah et al., 2022).

5.2 Mortgage Inaccessibility as Structural Exclusion

The dominance of mortgage inaccessibility (MIS = 4.73) as the primary barrier to PPP housing access illuminates a critical structural flaw in the PPP model as deployed in Nigeria. PPP housing frameworks implicitly assume a functioning housing finance system: developers build units, buyers access long-term affordable loans, and repayments recycle into further development. In the Nigerian context, this assumption is catastrophically unrealised. Nigeria's mortgage penetration rate remains below 1% of GDP, compared to 2–5% in comparable developing economies, and the average mortgage term, where available, is five to seven years at interest rates exceeding 20% per annum (CAHFA, 2024). For a household earning ₦96,000 monthly to service a 20-year mortgage on a ₦28.5 million unit at 20% interest would require monthly repayments of approximately ₦472,000, nearly five times gross income.

The Federal Mortgage Bank of Nigeria (FMBN) and the National Housing Fund (NHF) were theoretically designed to address this gap, but their reach remains desperately narrow. The OLR results (OR = 0.466, $p < 0.001$) confirm that improved mortgage accessibility is the second most powerful structural factor that would reduce housing exclusion, suggesting that transforming the housing finance architecture is as important as any reform of PPP procurement design.

5.3 Governance Failures and the Absent Regulatory Hand

The governance assessment is equally disquieting. Not a single governance dimension scored above 'Moderate' adequacy, and the three lowest-rated dimensions, affordability enforcement, inclusionary zoning, and public oversight effectiveness, are precisely the regulatory instruments that the literature identifies as necessary to redirect market-driven PPP housing towards inclusive outcomes (Appeaning Addo and Mba, 2022; Ibem, 2011). The OLR finding that governance adequacy (OR = 0.541, $p < 0.001$) is a significant protective factor against housing exclusion carries a clear policy implication: investing in governance capacity is not merely a process improvement; it is a direct mechanism of social inclusion.

The absence of mandatory inclusionary zoning, a policy tool through which governments legally require that a specified percentage of PPP housing output be priced for low-income groups, stands out as the most glaring structural gap. In contexts where such mandates exist

(South Africa's Inclusionary Housing Policy and Brazil's Lei Lehmann), empirical evidence suggests they can compel developers to cross-subsidise affordable units using profits from market-rate units without necessarily destroying commercial viability (Appeaning Addo and Mba, 2022). That Akwa Ibom, and Nigeria more broadly, lacks such provisions means that the regulatory framework essentially permits, and indeed incentivises, the wholesale exclusion of the poor from PPP housing.

5.4 A Contextual Policy Optimisation Model for Equitable PPP Housing

Drawing on the empirical findings and the theoretical framework, this study proposes a contextual policy optimisation model (CPOM) for equitable PPP housing delivery in Akwa Ibom and comparable South-South Nigerian urbanising contexts. The model is organised around five interlocking pillars:

Pillar 1: Mandatory Inclusionary Requirements: Embed legally binding provisions in all PPP housing contracts requiring a minimum of 30% of units to be priced at or below an affordability threshold defined as three times the median annual household income of the target urban area. The Akwa Ibom State Ministry of Lands and Housing should be empowered to enforce this provision through licensing, planning approval, and financial incentive/penalty mechanisms.

Pillar 2: Housing Finance System Transformation: Establish a state-level mortgage guarantee fund and concessionary housing finance facility, drawing on a portion of Akwa Ibom's statutory allocation and internally generated revenue, to guarantee mortgages for low- and medium-income PPP housing purchasers. Interest rate ceilings of 7–9% per annum on NHF-linked mortgages for income quintiles Q1–Q3 should be negotiated with financial institutions.

Pillar 3: Pro-Poor Land Governance: Amend state land administration procedures to create a reserved land bank for inclusive PPP housing, shielding targeted parcels from market speculation. Priority allocation of state-owned land for PPP schemes must be conditional on demonstrated commitment to the inclusionary requirements in Pillar 1.

Pillar 4: Strengthened Regulation and Oversight Capacity: Establish an independent PPP housing monitoring board with statutory authority to audit PPP housing projects, verify beneficiary income eligibility, and sanction developers who breach contractual affordability commitments. This body should include representation from civil society, professional bodies, and community organisations.

Pillar 5: Community-Led Demand Aggregation: Recognise and formally incorporate housing cooperatives and community land trusts as alternative PPP vehicle structures, enabling collective purchasing power and community land stewardship to fill gaps that individual household mortgage access cannot. Pilot cooperative housing models in Ikot Ekpene, where perceptions of middle-income targeting are strongest, as a testable intervention.

6. Conclusion

This paper set out to interrogate the corollaries of market-driven PPP housing delivery in Akwa Ibom State, Nigeria. The evidence assembled through a cross-sectional survey of 385 respondents across Uyo, Eket, and Ikot Ekpene tells a story that is coherent, disturbing, and consistent with the broader Nigerian and sub-Saharan African literature: public-private partnerships in their current form are not delivering housing for all; they are delivering housing for some, specifically, for those whose incomes and financial assets already position them to compete in a commodified housing market. The poor, who need housing most acutely, are the most systematically excluded.

The study's contribution is threefold. First, it provides the first large-sample quantitative evidence based on PPP housing exclusion specifically in Akwa Ibom State, filling a significant empirical gap in the South-South Nigerian housing literature. Second, it employs sophisticated analytical methods, MIS ranking, and ordinal logistic regression via SPSS PLUM to establish the structural predictors of housing exclusion with statistical rigour, moving the conversation beyond descriptive observation to explanatory modelling. Third, it proposes a contextual policy optimisation model, grounded in empirical evidence rather than generic prescriptions, that offers actionable pathways for reform.

The study is not without limitations. The cross-sectional design captures a moment in time rather than tracking how PPP housing exclusion evolves; longitudinal panel data would strengthen causal inference. The sample, while substantial, is drawn from three urban centres and may not fully represent rural local government areas or smaller towns within the state. Furthermore, the self-report nature of income data introduces social desirability bias that future studies using administrative income data might mitigate.

Future research should track the implementation outcomes of the 2024 Renewed Hope Estate in Akwa Ibom, with particular attention to the income profile of actual beneficiaries, to test whether the programme's stated inclusionary ambitions are realised in practice. Comparative studies across the six South-South states, using a standardised survey instrument, would enable the development of a regional evidence base to inform national housing policy reform. At the policy level, the urgency could not be more acute: every year that passes without meaningful

reform of Nigeria's PPP housing governance framework is another year in which hundreds of thousands of low-income urban households are foreclosed from a life of housing security and all the social goods, health, education, and economic participation that stable housing makes possible.

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